

Information to identify the case:

Debtor 1	<u>Dayne R. Jefferson</u>	Social Security number or ITIN	xxx-xx-6562
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22071-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dayne R. Jefferson

8/25/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dayne R. Jefferson
Debtor

Case No. 17-22071-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 25, 2022

User: auto
Form ID: 318

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2022:

Recip ID	Recipient Name and Address
db	+ Dayne R. Jefferson, 647 Braddock Avenue, East Pittsburgh, PA 15112-1258
cr	+ Ditech Financial LLC, PO BOX 0049, Palatine, IL 60055-0001
cr	+ The Bank of New York Mellon, et al, its assignees, c/o Prober & Raphael, ALC, 20750 Ventura Blvd., Suite 100, Woodland Hills, CA 91364-6207
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956
14641731	+ City of McKeesport, c/o City Treasurer's Office, 301 Fifth Avenue, 1st Floor, Mc Keesport, PA 15132-2627
14641732	+ City of McKeesport & McKeesport, Area School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14641735	+ County of Allegheny, c/o John K. Weinstein, Treasurer, Room 108 Courthouse, 436 Grant Street, Pittsburgh, PA 15219-2429
14519892	+ DiTech, 18119 June Fores Drive, Humble, TX 77346-2457
14519893	+ Ditech Financial LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409
14641738	+ Homeowners Association, CIA Services, 8811 FM 1960 Bypass Road, #200, Humble, TX 77338-3952
14641739	+ Jordan Tax Service, P.O. Box 200, Bethel Park, PA 15102-0200
14519895	+ Jordan Tex Service, P.O. Box 200, Bethel Park, PA 15102-0200
14656152	Navient Solutions, LLC. on behalf of, Educational Credit Management, Corporation, PO BOX 16408, St. Paul, MN 55116-0408
14659723	THE BANK OF NEW YORK MELLON, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
14519897	+ Wells Fargo Auto Finance, P.O. Box 29704, Des Moines, IA 50380-0001

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Aug 26 2022 03:33:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Aug 26 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 25 2022 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 26 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 25 2022 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Aug 26 2022 03:33:00	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Aug 25 2022 23:38:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: BKBCNMAIL@carringtonms.com		

District/off: 0315-2

User: auto

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Date Rcvd: Aug 25, 2022

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		Aug 25 2022 23:38:00	The Bank of New York Mellon, et al, c/o Prober & Raphael, ALC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14519890	+ Email/Text: POCInquiries@BonialPC.com	Aug 25 2022 23:38:00	Buckley Madole, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
14519891	+ EDI: CAPONEAUTO.COM	Aug 26 2022 03:33:00	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
14763864	+ EDI: AIS.COM	Aug 26 2022 03:33:00	Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14641478	+ EDI: AISACG.COM	Aug 26 2022 03:33:00	Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
14641734	+ Email/Text: ebnjts@grblaw.com	Aug 25 2022 23:38:00	County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14660978	+ Email/Text: ebnjts@grblaw.com	Aug 25 2022 23:38:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14519894	+ Email/Text: Bankruptcy@ciaservices.com	Aug 25 2022 23:38:00	Homeowners Association of Timber Forest, c/o CIA Services Inc., P.O. Box 63178, Pipe Creek, TX 78063-3178
14881950	EDI: IRS.COM	Aug 26 2022 03:33:00	Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
14519896	EDI: NAVIENTFKASMSERV.COM	Aug 26 2022 03:33:00	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14754224	+ Email/Text: BKBCNMAIL@carringtonms.com	Aug 25 2022 23:38:00	The Bank of New York Mellon, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14657359	EDI: WFAUTO	Aug 26 2022 03:33:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
14643039	EDI: WFCCSBK	Aug 26 2022 03:33:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		THE BANK OF NEW YORK MELLON, F/K/A The Bank of New
cr		THE BANK OF NEW YORK MELLON, F/K/A The Bank of New
aty	*+	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
14641729	*+	Buckley Madole, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
14641730	*+	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
14641733	*+	City of McKeesport & McKeesport, Area School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14641736	*+	DiTech, 18119 June Fores Drive, Humble, TX 77346-2457
14641737	*+	Ditech Financial LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409
14641740	*	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14641741	*+	Wells Fargo Auto Finance, P.O. Box 29704, Des Moines, IA 50380-0001

TOTAL: 3 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-14 bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jill Locnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Kenneth Steidl	on behalf of Debtor Dayne R. Jefferson julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Rosemary C. Crawford	on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfcbis.com
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 8